
2005 Open Enrollment: Plan Transfers

Health Benefits Committee

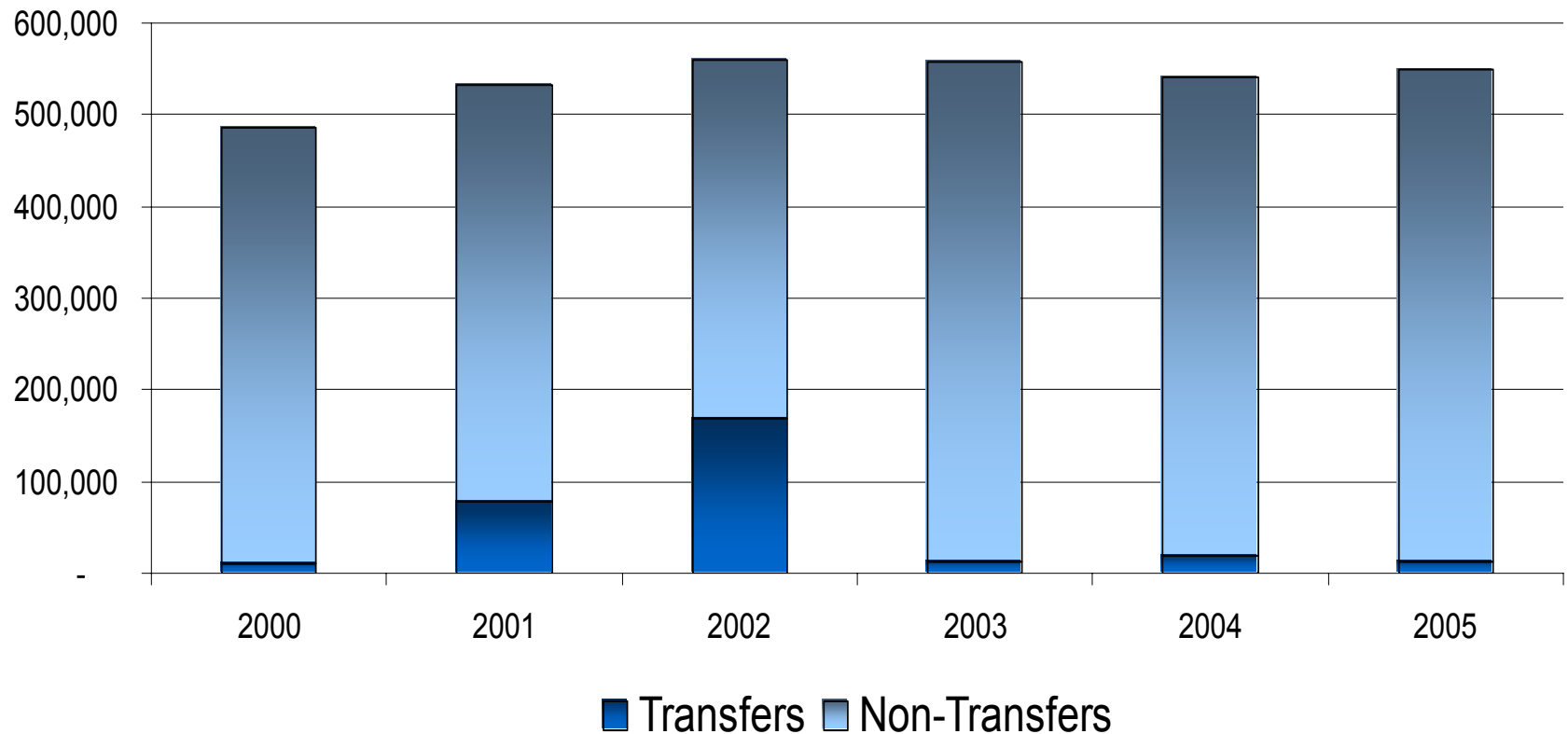
February 15, 2006

Today's Presentation

- Transfer Rate History
- Plan Transfers
- Premium Price Impact
- Summary

Transfer Rate History

Subscriber Transfers



Source: CalPERS Enrollment Data, 12/05.

Plan Transfers: Totals

2005 Open Enrollment Period Transfers

	Subscribers		Total Covered Lives	
	Total	Transfers	Total	Transfers
Basic	439,841	10,791	1,046,153	26,703
Medicare	109,579	990	147,977	1,397
Total	549,420	11,781	1,194,130	28,100

*TCLs = Total Covered Lives

Source: CalPERS Enrollment Data, 12/05.

Plan Transfers: Subscribers

Open Enrollment 2005 Subscriber Transfers

From Plan To →	Blue Shield	CAHP	CCP- OA	Kaiser	PERS Choice	PERS Care	POR- AC	WHA	Total Out
Blue Shield		18	1,427	1,639	1,365	356	121	590	5,516
CAHP	6		0	16	20	1	1	3	47
CCPOA	63	0		66	140	10	0	16	295
Kaiser	905	13	105		402	161	26	112	1,724
PERS Choice	1,433	5	209	583		496	272	105	3,103
PERSCare	163	1	8	110	565		24	7	878
PORAC	26	0	1	16	8	7		0	58
WHA	68	0	1	63	22	6	0		160
Total In	2,664	37	1,751	2,493	2,522	1,037	444	833	11,781

Source: CalPERS Enrollment Data, 12/14/05.

Plan Transfers: Net Change, Subscribers

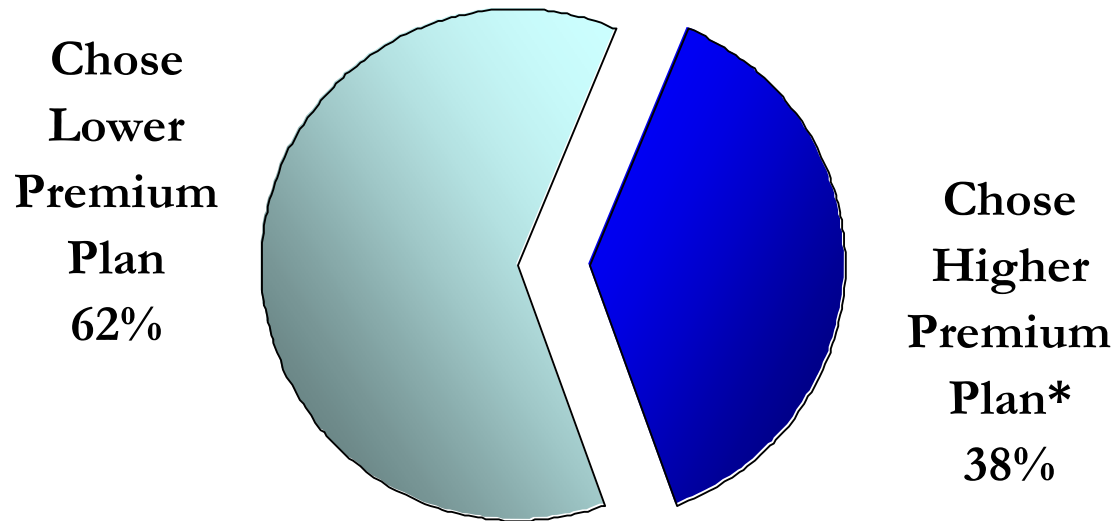
Subscriber Transfers

Health Plan	In	Out	Net Change
CalPERS Blue Shield	2,664	5,516	(2,852)
CCPOA Blue Shield	1,751	295	1,456
<i>Blue Shield Total*</i>	<i>4,415</i>	<i>5,811</i>	<i>(1,396)</i>
CAHP	37	47	(10)
Kaiser	2,493	1,724	769
PERS Choice	2,522	3,103	(581)
PERSCare	1,037	878	159
PORAC	444	58	386
WHA	833	160	673

* Includes CalPERS Blue Shield and CCPOA Blue Shield.
Source: CalPERS Enrollment Data, 12/14/05, 1/1/06.

Plan Transfers

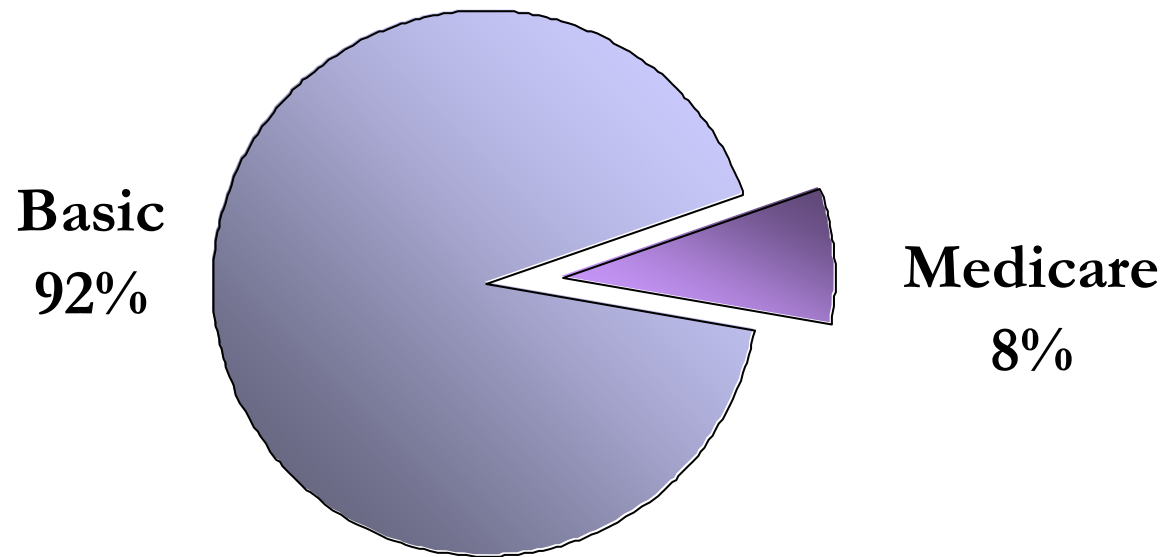
Subscribers Transferring to Lower and Higher Premium Plans (11,781 Subscribers)



*Due to CalPERS 2006 premium structure, some higher premium plans cost only a few dollars more.

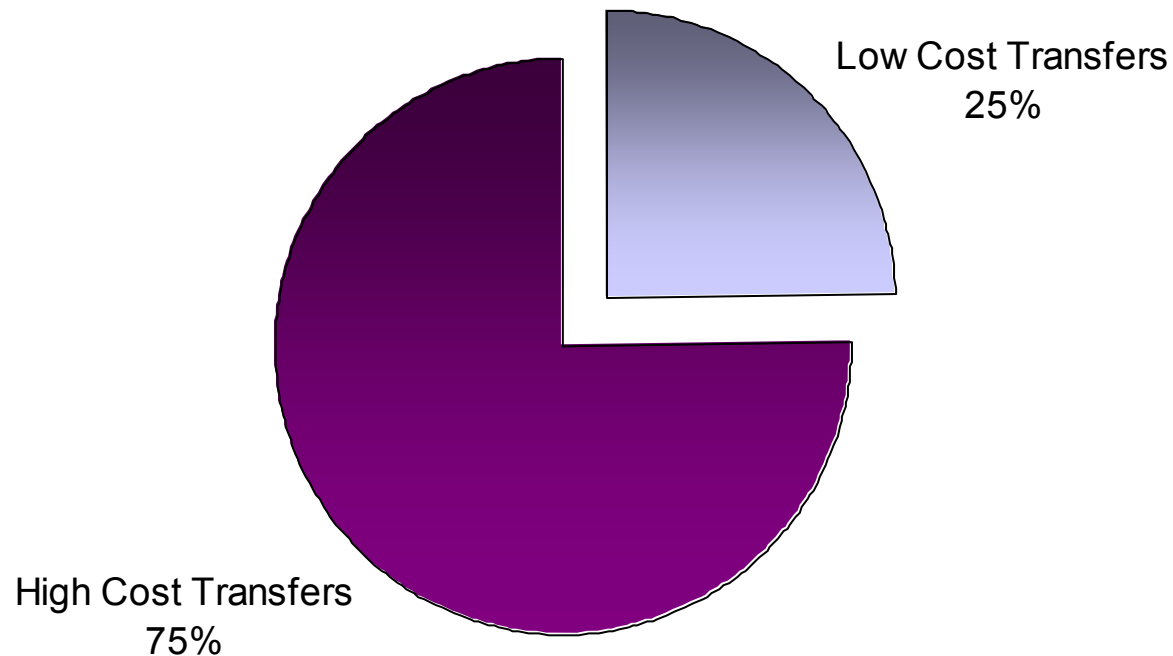
Plan Transfers: Medicare and Basic

Basic and Medicare Subscribers Who Transferred Plans (11,781 Subscribers)



Premium Price Impact: Medicare

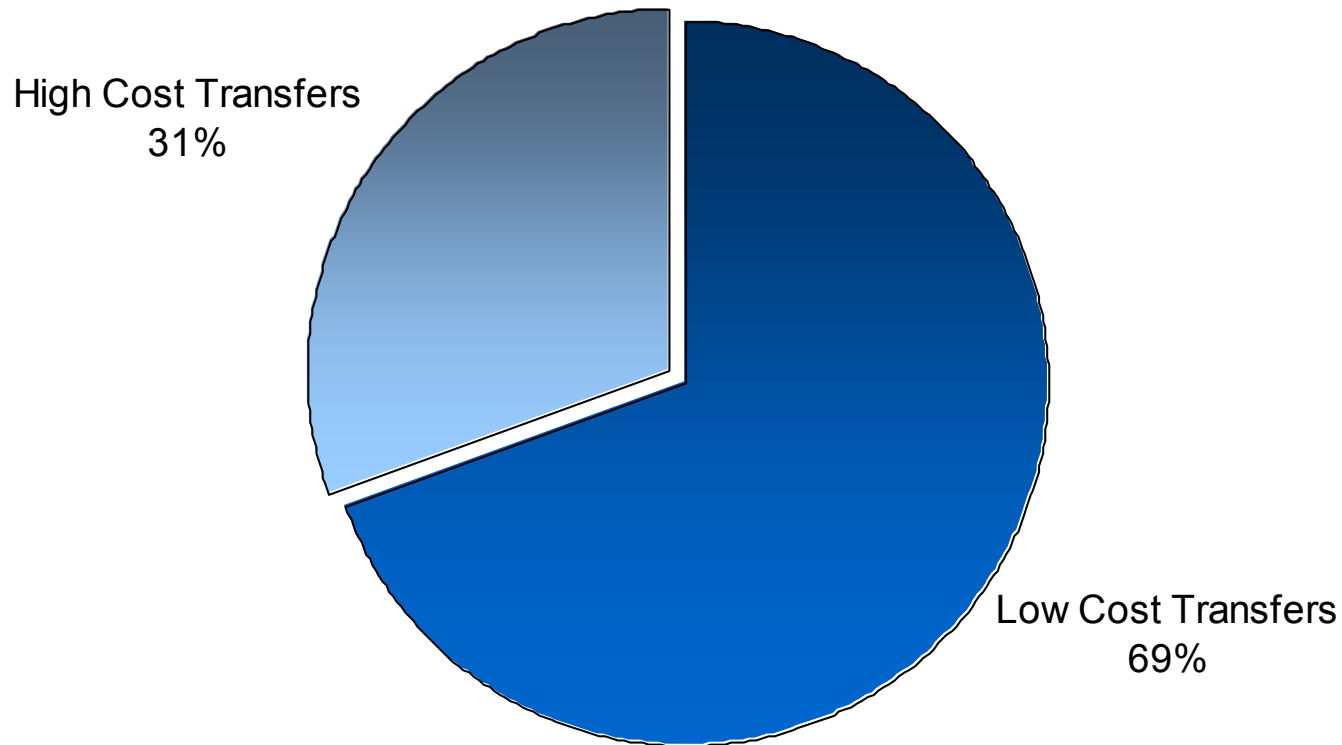
2005 Medicare Transfers (990 Subscribers)



Source: CalPERS Enrollment Data, 12/05.

Premium Price Impact: State

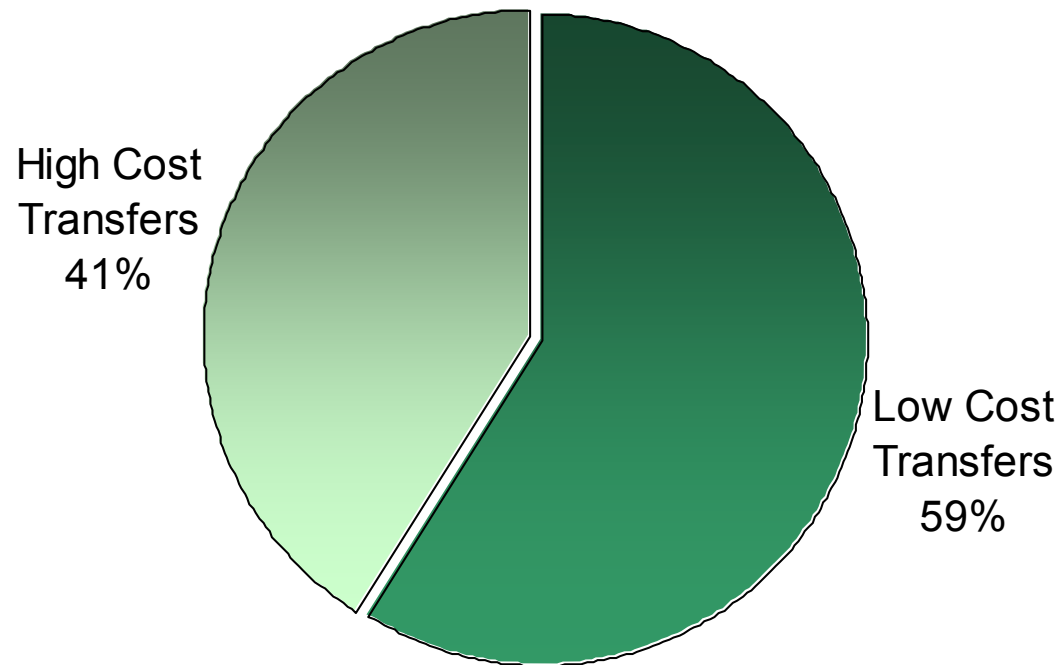
2005 State Basic Transfers (6,638 Subscribers)



Source: CalPERS Enrollment Data, 12/05.

Premium Price Impact: Contracting Agencies

2005 Contracting Agency Transfers (4,153 Subscribers)



Summary

- Overall 2005 subscriber transfer rate: 2.1%
- Transferring Medicare subscribers chose higher priced plans
- Transferring Basic plan subscribers chose lower priced plans